

**Information to identify the case:**

Debtor 1	Olga Greta Garcia	Social Security number or ITIN xxx-xx-5129
	First Name    Middle Name    Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN _____
	First Name    Middle Name    Last Name	EIN _____
United States Bankruptcy Court    District of New Jersey		
Case number: <b>18-23061-RG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Olga Greta Garcia

9/28/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Olga Gretta Garcia  
 Debtor

Case No. 18-23061-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 31

Date Rcvd: Sep 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2018.

db	+Olga Gretta Garcia, 6311 Park Avenue, Apt. A4, West New York, NJ 07093-4194
517618911	Amex/Dsnb, PO Box 17759, Clearwater, FL 33762-0759
517618912	Apartment Lease, 6311 Park Ave, West New York, NJ 07093-4142
517618913	B&B Collections Inc., PO Box 2137, Toms River, NJ 08754-2137
517618915	Capital One Retail Service/Lord & Taylor, PO Box 71106, Charlotte, NC 28272-1106
517618923	Liberty Emergency Medical Associates, PO Box 5816, Parsippany, NJ 07054-6816
517618926	Sandra Garcia, 6311 Park Ave, West New York, NJ 07093-4142
517618927	Sandra Garcia, 6311 Park Ave Apt A4, West New York, NJ 07093-4194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Sep 29 2018 00:20:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 29 2018 00:20:17 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517618914	EDI: BANKAMER.COM Sep 29 2018 03:49:00 Bank of America, PO Box 982235, El Paso, TX 79998-2235
517618916	EDI: CHASE.COM Sep 29 2018 03:48:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517618917	EDI: WFNNB.COM Sep 29 2018 03:48:00 Comenity Bank/Mandee, PO Box 182789, Columbus, OH 43218-2789
517618918	EDI: WFNNB.COM Sep 29 2018 03:48:00 Comenity Bank/VCTRSSEC, PO Box 182789, Columbus, OH 43218-2789
517618919	EDI: WFNNB.COM Sep 29 2018 03:48:00 Community Bank/New York & Co, PO Box 659728, San Antonio, TX 78265-9728
517618920	EDI: WFNNB.COM Sep 29 2018 03:48:00 Community Capital Bank/HSN, PO Box 182120, Columbus, OH 43218-2120
517618921	EDI: TSYS2.COM Sep 29 2018 03:48:00 DSNB Macys, PO Box 8218, Mason, OH 45040-8218
517618922	EDI: CBSKOHLS.COM Sep 29 2018 03:48:00 Kohls/Capital One, PO Box 2983, Milwaukee, WI 53201-2983
517618924	E-mail/Text: bnc@nordstrom.com Sep 29 2018 00:19:37 Nordstrom/TD Bank USA, PO Box 13589, Scottsdale, AZ 85267-3589
517618929	EDI: RMSC.COM Sep 29 2018 03:49:00 SYNCB/Banana Republic, PO Box 965036, Orlando, FL 32896-5036
517618930	EDI: RMSC.COM Sep 29 2018 03:49:00 SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
517618931	EDI: RMSC.COM Sep 29 2018 03:49:00 SYNCB/Evine, PO Box 965036, Orlando, FL 32896-5036
517618932	EDI: RMSC.COM Sep 29 2018 03:49:00 SYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
517618933	EDI: RMSC.COM Sep 29 2018 03:49:00 SYNCB/Old Navy DC, PO Box 965005, Orlando, FL 32896-5005
517618934	EDI: RMSC.COM Sep 29 2018 03:49:00 SYNCB/QVC, PO Box 965005, Orlando, FL 32896-5005
517618925	EDI: RMSC.COM Sep 29 2018 03:49:00 Sams Club, 4125 Windward Plz, Alpharetta, GA 30005-8738
517618928	EDI: SEARS.COM Sep 29 2018 03:48:00 Sears/CBNA, PO Box 6282, Sioux Falls, SD 57117-6282
517623421	+EDI: RMSC.COM Sep 29 2018 03:49:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517618935	EDI: WTRRNBNBANK.COM Sep 29 2018 03:48:00 TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
517618936	EDI: RMSC.COM Sep 29 2018 03:49:00 TJ Maxx/Synchrony, PO Box 530948, Atlanta, GA 30353-0948
517618937	EDI: TFSR.COM Sep 29 2018 03:48:00 Toyota Motor Credit, 5005 N River Blvd NE, Cedar Rapids, IA 52411-6634

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517618938\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Corp., 5005 N River Blvd NE,  
 Cedar Rapids, IA 52411-6634)

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 31

Date Rcvd: Sep 28, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Mark E Norgaard on behalf of Debtor Olga Gretta Garcia mnorgaard@norgaardfirm.com,  
sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;184grandno@gmail.com

Nancy Isaacson nisaacson@greenbaumlaw.com, isaacson@remote7solutions.com;J101@ecfcbis.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 5